

WHAT IS CLAIMED IS:

1                   1.       A system for transferring money between a sender and a recipient,  
2 comprising:  
3                   an initiating terminal for initiating the transfer of money;  
4                   a database for storing account information of senders and recipients, and for  
5 relating account information of a sender to account information of one or more associated  
6 recipients so that, in response to a request at the initiating terminal from the sender, account  
7 information for the associated recipients may be provided to the initiating terminal in order to  
8 facilitate the transfer of money from the sender to one or more of the associated recipients.

1                   2.       The system of claim 1, further comprising:  
2                   a database management system in communication with the initiating terminal,  
3 for managing sender and recipient accounts at the database;  
4                   wherein at least some of the sender and related recipient accounts are debit  
5 accounts, and wherein the transfer of money may be made by transferring money from an  
6 account of the sender to an account of the recipients.

1                   3.       The system of claim 2, further comprising:  
2                   a dispensing terminal where transferred money may be received by a recipient;  
3                   wherein the database management system is in communication with the  
4 initiating terminal and the dispensing terminal.

1                   4.       The system of claim 3, wherein at least one of the initiating and  
2 dispensing terminals is a self-service terminal.

1                   5.       The system of claim 4, wherein the self-service terminal is an ATM.

1                   6.       The system of claim 3, wherein at least one of the initiating and  
2 dispensing terminals is a terminal operated by a money transfer agent.

1                   7.       The system of claim 3, wherein the initiating and dispensing terminals  
2 may be the same terminal.

1                   8.       The system of claim 3, wherein the initialing and dispensing terminals  
2 may be different terminals.

1                   9.       A system for transferring money from an originator to a beneficiary,  
2 comprising:  
3                   a network of terminals, including an initiating terminal for initiating a money  
4 transfer and a dispensing terminal for dispensing transferred money;  
5                   a database in communication with the initiating and dispensing terminals, for  
6 storing account information of an originator and account information of beneficiaries, and for  
7 relating account information of the originator to account information of one or more  
8 predetermined beneficiaries; and  
9                   a database management system for managing the originator and beneficiary  
10 accounts, and in response to a request at the initiating terminal to transfer money from the  
11 originator, for automatically accessing the database for account information of the  
12 predetermined beneficiaries, so that account information on each predetermined beneficiary  
13 may be provided to the initiating terminal in order to facilitate the transfer of money from the  
14 originator to one of the predetermined beneficiaries.

1                   10.      A system for crediting funds from one person to another, comprising:  
2 terminal means for initiating the transfer of money;  
3                   data base means for storing account information of senders and recipients, and  
4 for relating account information of a sender to account information of one or more selected  
5 recipients; and  
6                   database management means in communication with the terminal means, for  
7 managing sender and recipient accounts, and in response to a request at the terminal means to  
8 transfer money from the sender, for automatically accessing account information for the  
9 selected recipients at the database means, so that account information for the selected  
10 recipients may be provided to the terminal means in order to facilitate the transfer of money  
11 from the sender to one or more of the selected recipients.

1                   11.      A method for displaying data at a terminal in connection with  
2 transferring money from the debit account of a sender to a recipient, the method comprising:  
3                   associating a debit account of the sender with one or more recipients, the  
4 associated recipients being those to whom the sender may transfer money; and  
5                   after entry of sender account information at the terminal, displaying  
6 information on each of the associated recipients, so that the recipient to receive the money  
7 transfer may be selected based on the displayed information.

1                   12.     The method of claim 11, wherein the debit account information of the  
2 sender is associated with debit account information of the associated recipients, and wherein  
3 the displayed information on each of the associated recipients is the account information of  
4 those recipients.

1                   13.     The method of claim 12, wherein the recipient account information  
2 displayed is an account number.

1                   14.     The method of claim 12, wherein the recipient account information  
2 displayed is the name of the recipient.

1                   15.     The method of claim 11, wherein the money transfer is made from the  
2 account of the sender to an account of the selected recipient.

1                   16.     The method of claim 11, wherein the money transfer is made from the  
2 account of the sender and is wired to a destination associated with the recipient.

1                   17.     A method for transferring money from a sender to a recipient,  
2 comprising:  
3                   establishing an account and account information for each sender and each  
4 recipient;  
5                   for a specific sender, establishing one or more recipients to whom money may  
6 be transferred by the specific sender;  
7                   in response to entering account information for the specific sender at an  
8 initiating terminal, providing account information for the established recipients at the  
9 initiating terminal, in order for the sender to designate one or more recipients to whom money  
10 may be transferred; and  
11                  transferring money to the account of the recipient designated by the sender.

1                   18.     The method of claim 17, further comprising:  
2                   storing the account information for each sender and each recipient in a  
3 database connected to the initiating terminal, wherein the account information of the specific  
4 sender is related to the account information of the established recipients within the database;  
5                   wherein the step of providing account information for the established  
6 recipients at the initiating terminal comprises:

7                   retrieving the stored account information of the established recipients from the  
8   database; and  
9                   providing the retrieved account information to the initiating terminal.

1                   19.     The method of claim 17, wherein the initiating terminal is a self-  
2   service terminal.

1                   20.     The method of claim 19, wherein the self-service terminal is an ATM.

1                   21.     The method of claim 17, wherein the initiating terminal is an agent  
2   operated terminal.

1                   22.     The method of claim 17, wherein the accounts established for the  
2   sender and the recipient are debit accounts.

1                   23.     The method of claim 22, wherein the initiating terminal is a self-  
2   service terminal and wherein the sender account information is entered at the self-service  
3   terminal by providing a debit account card to a card reader at the self-service terminal.

1                   24.     The method of claim 22, further comprising:  
2                   dispensing part or all of the transferred money from the account of the  
3   designated recipient at a dispensing terminal.

1                   25.     The method of claim 24, wherein the dispensing terminal is a self-  
2   service terminal.

1                   26.     The method of claim 25, wherein the self-service terminal is an ATM.

1                   27.     The method of claim 24, wherein the dispensing terminal is a self-  
2   service terminal and wherein the transferred money is dispensed at the self-service terminal  
3   in response to providing a debit account card to a card reader at the self-service terminal.

1                   28.     The method of claim 22, wherein the dispensing terminal is an agent  
2   operated terminal.

1                   29.     The method of claim 17, wherein account established for each  
2   recipient is a gift card account, and wherein the method further comprises:

3 providing a gift card to each recipient that may be used to conduct transactions  
4 against the gift card account.

1 30. The method of claim 17, wherein the step of establishing one or more  
2 recipients comprises establishing a first group of selected recipients and a second group of  
3 selected recipients, and wherein the method further comprises:

4 displaying the first group and the second group of recipients at the initiating  
5 terminal.

1 31. A method for transferring money from a sender at an initiating  
2 terminal to a recipient at a dispensing terminal, comprising:

3 predetermining one or more recipients to whom money may be transferred,  
4 and establishing an account for each of the predetermined recipients;

5 storing account information for each of the predetermined recipients;

6 requesting the transfer of money at the initiating terminal;

7 accessing the stored account information for each of the predetermined  
8 recipients and providing that account information at the initiating terminal in order for the  
9 sender to select one or more recipients to whom money is to be transferred;

10 transferring money to the selected recipients by posting a credit to the account  
11 of the selected recipients; and

12 retrieving the transferred money from the account of the selected recipients at  
13 one or more of the dispensing terminals.

1 32. A method for conducting transactions at a financial terminal, wherein  
2 the transactions include transferring money from senders to recipients, the method  
3 comprising:

4 establishing an account for each sender and an account for each recipient;

5 storing account information for each sender and recipient;

6 for a specific sender, establishing recipients to whom money may be  
7 transferred by the specific sender;

8 requesting transfer of money by the specific sender at a terminal;

9 providing account information for each of the established recipients at the  
10 terminal, in order for the sender to select the established recipient to whom money may be  
11 transferred; and

12                   transferring money from the account of the sender to the account of the  
13 recipient selected by the sender.

1                   33.     The method of claim 32, wherein the transactions further include  
2 depositing money in the account of the sender, wherein a fee is charged for conducting at  
3 least some transactions, and wherein the fee charged for transferring money is higher than the  
4 fee charged for depositing money.

1                   34.     The method of claim 32, wherein account information for a recipient  
2 may include destination information for wiring money to that recipient, and wherein the step  
3 of transferring money comprises electronically transmitting the transferred money to a  
4 location specified by the destination information.